

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Mathew L Hogan
Debtor

Case No. 18-05441-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 14

Date Rcvd: Apr 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2019.

db +Mathew L Hogan, 206 Evergreen Drive, Bushkill, PA 18324-8006
5146233 Discover Bank Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
5146234 First National Bank Omaha, PO Box 3331, Omaha, NE 68103-0331
5146236 PennyMac Loan Services, LLC, PO Box 514387, Los Angeles, CA 90051-4387
5146237 Valley National Bank, PO Box 953, Wayne, NJ 07474-0953

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5146227 +EDI: GMACFS.COM Apr 08 2019 23:38:00 Ally Financial, PO Box 380901,
Bloomington, MN 55438-0901
5146228 EDI: BANKAMER.COM Apr 08 2019 23:38:00 Bank of America, N.A., PO Box 982234,
El Paso, TX 79998-2234
5146229 EDI: TSYS2.COM Apr 08 2019 23:38:00 Barclays Bank, PO Box 8801,
Wilmington, DE 19899-8801
5146230 +EDI: CAPITALONE.COM Apr 08 2019 23:38:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
5146231 EDI: CHASE.COM Apr 08 2019 23:38:00 Chase Cardmember Services, PO Box 15298,
Wilmington, DE 19850-5298
5146232 +EDI: CITICORP.COM Apr 08 2019 23:38:00 Citibank Credit Cards, PO Box 6062,
Sioux Falls, SD 57117-6062
5146235 +E-mail/Text: bk@lendingclub.com Apr 08 2019 19:33:02 Lending Club,
71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
5146238 EDI: WFFC.COM Apr 08 2019 23:38:00 Wells Fargo Credit Cards, PO Box 10347,
Des Moines, IA 50306-0347
5146239 EDI: WFFC.COM Apr 08 2019 23:38:00 Wells Fargo Dealer Services, MAC T9017-026,
PO Box 168048, Irving, TX 75016-8048

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com
Mark J. Conway (Trustee) PA40@ecfcbis.com,
mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com
Steven R Savoia on behalf of Debtor 1 Mathew L Hogan ssavoia@ptd.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Mathew L Hogan**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7162**

EIN --_-----

Debtor 2

(Spouse, if filing)

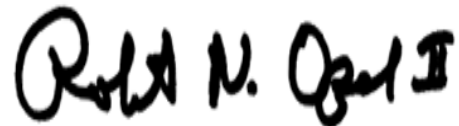
First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:18-bk-05441-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Mathew L Hogan
aka Mathew Lee Hogan, aka Mathew Hogan**By the
court:**Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

4/8/19**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.